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COPY

September 3, 2009

Jeffrey M Sirody
Attorney at Law
1777 Reisterstown Rd Ste 360 E
Baltimore, Maryland 21208

SENT REGULAR PRE-PAID AND CERTIFIED MAIL RRR# 7007 1490 0000 2310 1973

RE: Creditor: Wells Fargo Bank, N. A. successor by merger to
 Wells Fargo Home Mortgage, Inc. fka Norwest
 Mortgage, Inc.
 Debtors: Manuel S Mejia
 Ester S Mejia
 Case No.: 06-14363-RAG
 Loan No.: xxxxxx4936
 Alt. Ref. No. 21894936
 Our File No.: 7800-N-5594
 Collateral: 324 Bryanstone Rd
 Reisterstown, Maryland 21136

NOTICE OF DEFAULT

We are the authorized agent for the above-referenced secured creditor in this proceeding.

An Order was entered in the above-referenced bankruptcy proceeding. According to our client's records, non-compliance with the requirements of the Order has now occurred. Pursuant to the terms of that Order, we are providing our client's Notice of Default to you.

To cure the default, \$4,509.33 must be received in our office in the form of a cashier's check or money order made payable to Wells Fargo Bank, N. A. successor by merger to Wells Fargo Home Mortgage, Inc. fka Norwest Mortgage, Inc. no later than 5:00 p.m. on **September 14, 2009**. An additional three (3) days will be allowed for mailing time. The amount to be paid represents the following delinquent payments:

Total Due Per Agreed Order through September 3, 2009	\$11,469.46
Total Received From Debtor through September 3, 2009	\$6,960.13
Total Past Due through September 3, 2009	\$4,509.33

Reminder: The September, 2009, regular payment of \$991.52 is due on or before September 15, 2009, or will be past due.

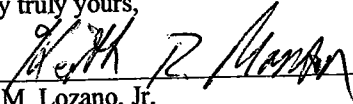
If you possess evidence which demonstrates that our client has received the delinquent payments noted above, please contact your attorney.

Our office address is: 9441 LBJ Freeway, Suite 350, Dallas, Texas 75243.

In the event the default is not cured within the time frame provided above, with an additional three (3) days allowed for mailing time, we shall complete any remaining pre-conditions that may exist to obtain relief from the automatic stay, and thereafter our client shall consider the stay terminated and shall be free to pursue its contractual and statutory rights, including, but not limited to the initiation of foreclosure proceedings of the above-referenced collateral.

This letter is an attempt to collect a debt and any information obtained will be used for that purpose.

Very truly yours,



Joe M. Lozano, Jr.
Cristina Platon Camarata
Cynthia Brown
Adam R. Moore
Keith Pearson
Michael J. Burns
Jennifer H. Brown

cc: Trustee
Gerard R. Vetter
100 S. Charles Street, Suite 501 Tower II
Baltimore, Maryland 21201-2721

Debtors
Manuel S Mejia
Ester S Mejia
Po Box 764
Reisterstown, Maryland 21136
SENT REGULAR PRE-PAID AND CERTIFIED MAIL RRR# 7007 1490 0000 2310 1980

Mark S. Devan
Covahey, Boozer, Devan & Dore, P.A.
606 Baltimore Avenue, Suite 302
Towson, Maryland 21204

7800-N-5594

